

Medium-rise buildings for 960 families to rise in CDO

The socialized housing project that will benefit a total of 960 partner-homeowners in Cagayan de Oro City broke ground on May 27, two months after the Social Housing Finance Corporation (SHFC) partnered with the local government, the Housing and Land Use Regulatory Board (HLURB), and real estate developers for the construction of medium-rise buildings in Barangay Balubal.

Barangay Balubal is in an elevated part of the city which is safe from flooding. Many housing projects are being built there now after the tragic experience in 2011 where houses in low elevation area of the city were wiped out by floods caused by Typhoon Sendong.

Senator Cynthia Villar and Mayor Oscar Moreno led the ceremony, which was also attended by HLURB Chief Executive Officer (CEO) and Commissioner Atty. Lloyd Lao, Janet Lumayag of SHFC Cagayan de Oro office, as well as representatives from Vista Land and Bria Homes.

"We have to explain to them (partner-homeowners) that this is a new life for them," Senator Villar said. "This is a very difficult project and the local government unit will encounter a lot of problems in implementing this. But this is for the good of our less fortunate countrymen."



Senator Cynthia Villar, Mayor Oscar Moreno, and Janet Lumayag of SHFC Region 10 South Operation Area co-lead the groundbreaking ceremony of the Balubal Socialized Housing Project Phase II in Cagayan de Oro City. (Photo by Ercel Maandig)

On March 25, SHFC President Atty. Arnolfo Ricardo Cabling, Mayor Oscar Moreno, HLURB CEO and Commissioner Atty. Lao, Vista Land Director Cynthia Javarez, and Bria Homes President Rizalito Rosales signed the memorandum of agreement (MOA) that greenlit the project to be funded by SHFC. A total of P70 million will be allotted for site development and roughly P420 million will be spent for the building construction.

According to Atty. Cabling, an initial two-
(continued on page 4)

Rehabilitation efforts showcased in Marawi photo exhibit



SHFC teamed up with the United Nations Human Settlements Programme (UN-Habitat) for a walk-through photo exhibit displaying the efforts made by various agencies in rehabilitating Marawi City. Mounted at the City Hall on May 23, the second anniversary of the Marawi

siege, the installation was part of the activities lined up for the 2nd Marawi Week of Peace, which sought to promote spiritual development, peace, and social cohesion between the government and the people of Marawi City and among other stakeholders.

Portraits featured were those that captured the post-conflict rehabilitation of the city, including pictures taken during the groundbreaking and capsule-laying ceremony held in Barangay Dulay Proper in February.

Housing and Urban Development
Coordinating Council (HUDCC)
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NEWS



Securitization to bring fresh funds for SHFC

SHFC and the National Home Mortgage Finance Corporation (NHMFC) entered into an agreement for the launch of the Securitization Program which seeks to securitize SHFC receivables through the issuance of the CMP BALAI (Building Adequate Livable Affordable and Inclusive Filipino Communities) Bonds. Such issuance will generate a new source of funds for SHFC's housing programs.

The MOA between the two parties was signed by SHFC President Atty. Arnolfo Ricardo Cabling, Executive Vice President Atty. Junefer Payot, and NHMFC President Dr. Felixberto Bustos, Jr. at the National Housing Authority Compound in Quezon City on May 28.

Mandated to develop and provide for a

secondary home mortgage market, NHMFC shall undertake the securitization project as Program Management Adviser or Advisory Team to prepare SHFC in implementing the initiative.

SHFC also forged a partnership with the Landbank of the Philippines to be the sole arranger of the CMP BALAI Bonds. The MOA was inked by Atty. Cabling, Atty. Payot, Landbank President and CEO Cecilia Borromeo, and Landbank Executive Vice President Carel Halog. The deals were signed in the presence of HUDCC Chairperson Eduardo del Rosario.

-Allan Leandro DA. Merin

New system seen to improve collections

Faster and improved service awaits SHFC clients with the recent launch of the Community Association Information System (CAIS), which allows users to do their payment-related transactions in just a few clicks.

CAIS was developed by the Information and Communication Technology Division (ICTD) to provide flexibility to partner-homeowners on their collection-related information needs. The CAIS kiosk, which has an interactive touch-screen interface is stationed at SHFC Makati and will soon be deployed in regional offices. Its mobile counterpart, the CAIS portal, may be accessed via SHFC's website www.shfcph.com. Both platforms allow SHFC clients to view their account statement and enable community associations to create their abstract of collection, a requisite

for the payment processing of monthly amortizations.

Crisanto Alanes, ICTD OIC-Manager, said that CAIS was completed within six months and was piloted in SHFC Makati in March 2019. It will soon be available in all regional offices. To support the regional roll-outs, ICTD conducted a series of orientation to SHFC's frontliners and soft launched the program this month. The effort is part of the preparatory activities for the regional grand launching in July.

"SHFC clients can already see that we are becoming more responsive to their account information needs through the use of ICTs. The system does not only provide efficiency but it will also help shorten the time it takes to post payments from

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REHABILITATION EFFORTS FROM PAGE 1

Chairperson Eduardo del Rosario and Mayor Majul Usman Gandamra led the ceremonial ribbon cutting. Iligan and Marawi Area Resettlement Project Manager Engr. Felman Gilbang, UN-Habitat Project Manager Warren Ubongen, City Administrator Camid Gandamra, and Marawi Sultanate League President Nasser Sampaco also attended the opening ceremony.

SHFC has allotted P248 million for the land acquisition and site development in Dulay Proper and Dulay West under the Rebuilding Marawi through Community-driven Shelter and Livelihood Support Initiative.

Also part of the 2nd Marawi Week of Peace celebration was the awarding of certificates of registration to 21 community associations by the HLURB. These are the same associations that participated in the orientation conducted by SHFC and HLURB in March.



Under Republic Act No. 9004, every homeowners association shall be required to register with HLURB. This official registration gives them the legal personality to enter into contracts with other entities including SHFC from which they can now avail of housing assistance through CMP. It also serves to strengthen community identity and cohesion.

-Allan Leandro DA. Merin

NEWS

SHFC finds new CMP-Partner in Capiz



SHFC and Capiz Social Action Center (CASAC) signed a memorandum of understanding (MOU) on May 2 in Roxas City, forming a collaboration for the provision of housing assistance for families affected by natural calamities and government infrastructure projects, and those living in danger zones and facing demolition.

The deal was inked by OIC-Senior Vice President Atty. Leo Deocampo and CASAC Director Rev. Fr. Mark Granflor in a ceremony held at St. Pius X Seminary in Lawaan Hills. Witnessing the

signing were Engr. Elsa Juliana Calimlim, OIC-Vice President for Engineering, and Fr. Gybbyn Gumban.

Under the agreement, CASAC, the social development arm of the Archdiocese of Capiz, shall act as the CMP-Partner of the agency and

implement socialized shelter programs through the Sectoral Housing-CMP, which caters to different sectoral groups as identified under Republic Act No. 8425 or the Social Reform and Poverty Alleviation Act.

As a CMP-Partner, CASAC will assist homeowners associations (HOAs) in social preparation, and in organizing and strengthening communities that intend to avail of housing loans from SHFC. In addition, CASAC will also collaborate with the HOAs' chosen builder in coming up with periodic updates during the project implementation.

For its part, SHFC will complete the due diligence process of loan applications, conduct briefings and CMP orientations, and hold consultations and project cliniquing. It will also accredit builders to ensure their capacity to undertake a community-driven housing project.

Capacity-building sessions

The MOU also calls for SHFC to hold capacity-building activities to ensure that community associations are empowered, sustainable, and resilient. To jump-start the collaboration, a series of workshops were conducted to enhance the skills and competencies of CASAC on loan documentation.

Jenny Furiscal, OIC-Manager for Partner Relations, delivered a presentation on SHFC's programs and an overview of CMP. NCR Central OIC-Chief of Division Roderick Realubit and Central Luzon Branch Supervising Loan Specialist Lucia Enriquez led the workshop on background investigation and loan examination process and documentation, respectively.

-Allan Leandro DA. Merin

SHFC heightens QMS awareness campaign

To strengthen its culture of risk-based thinking, SHFC has been consistently communicating its Quality Management System (QMS) to employees through a series of cascading sessions which started in April 2019.

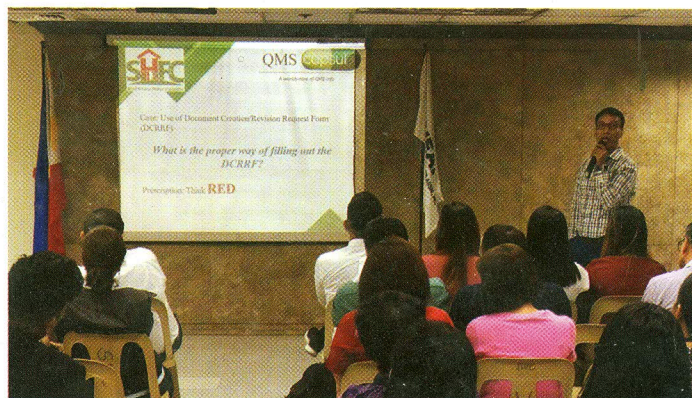
The sessions highlight the new features of the ISO 9001:2015 version, the ISO standard which measures the effectiveness of an organization's QMS. These were facilitated by SHFC's Knowledge Management (KM) Team and were delivered through weekly capsules or short talks every Monday during the flag ceremony.

Initial topics include an overview of the ISO 9001:2015 version, key terms used in SHFC's QMS, procedures for maintained and retained documents, and the creation of process maps, which show the transformation of SHFC's key operational

processes. The subjects were directly lifted from SHFC's QMS manual to immediately connect employees to the practical applications of the principles contained in the QMS.

Quality Management Representative and Vice President for Treasury Ernesto Leynes said that information is key to reinforcing the principles of ISO 9001:2015 among employees and how these relate to SHFC's QMS.

"Our cascading sessions help enrich our employees' appreciation of the QMS and how risk-based thinking can be applied to improve service delivery to our stakeholders. It goes beyond being an ISO-



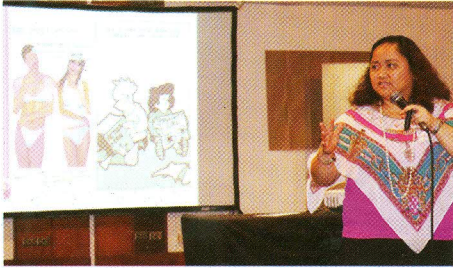
certified agency for it is excellent public service that we aim to achieve at each point of engagement," Leynes said.

Meanwhile, SHFC's ISO Core Team, composed mainly of top SHFC leaders, underwent a series of workshops on the ISO 9001:2015 principles and best

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NEWS

Workshop nurtures gender sensitivity among employees



More than 50 team members from various departments participated in the Gender Sensitivity Training on May 16-17 held at the AIM Conference Center in Makati City, learning concepts and undergoing group sessions aimed at bringing mutual understanding of and respect for each gender's roles.

Facilitated by Ma. Gichelle Cruz of the Philippine Commission on Women (PCW), the workshop sought to deepen understanding on gender as a social construct, and probe the role of social institutions in reinforcing and perpetuating gender inequalities. She welcomed the conduct of the seminar and emphasized the importance of recognizing personal gender biases and their impact on the participants' work. "Understanding the gender and development (GAD) framework is crucial to make housing more inclusive," she said.

A part of SHFC's advocacy on gender sensitivity and responsiveness, the training featured several group work that allowed team members to share their experiences and express their insight on various issues concerning gender norms and differences. The workshop was the second of its kind

conducted by the agency this year. In March, newly hired employees participated in a similar activity as part of the celebration of the International Women's Month.

"Conducting this kind of workshop is important. It serves as a venue to tackle our unconscious gender biases. It reduces barriers and provides an opportunity for women to talk about the gender issues we are experiencing at home, in the workplace, and in our community," Technical Staff VI and GAD officer Kate Moncada said.

SHFC has been shortlisted by PCW for the 2018 GADtimpala, an incentive system that recognizes outstanding achievements of government agencies in upholding the rights of women. GADtimpala stands for "Gender and Development Transformation and Institutionalization through Mainstreaming of Programs, Agenda, Linkages and Advocacies."

Winning agencies will be honored on August 14 in time for the 10th anniversary of the Magna Carta of Women, or Republic Act No. 9710, which seeks to eliminate discrimination against women by recognizing, protecting, fulfilling, and promoting the rights of Filipino women, especially those in the marginalized sector. The selection of the awardees will be based on the results of the monitoring and validation of the agencies' efforts in gender mainstreaming.

-Allan Leandro DA. Merin



MEDIUM-RISE BUILDINGS FROM PAGE 1

storey building for the first 24 housing units will rise in a five-hectare site purchased by the local government. The structure is expected to be completed within three years.

As part of the community-driven approach championed by SHFC, partner-homeowners will be involved in the design of the units. The beneficiaries include families uprooted by government infrastructure projects and those living in danger areas, such as riverbanks, sidewalks, garbage dumps, and shorelines.

The initiative, which showcases not only a good model of collaboration between two government agencies — SHFC and HLURB—but also public-private partnership, is a testament to the support of real estate developers in curbing the housing backlog in the country as mandated by Republic Act 10884 or the Balanced Housing Development Program Amendments Act, which amends the Urban Development and Housing Act (UDHA) of 1992. The revised Section 18 of UDHA requires subdivision and condominium developers to build socialized housing equivalent to at least 15 percent of their total subdivision area or total cost and at least 5 percent of a condominium area or project cost.

In 2017, SHFC and Cagayan de Oro City signed a MOA for the provision of socialized housing for the city's informal settler families (ISFs) under CMP. The latest figures from the local government show that there are more than 50,000 ISFs in the city.

-Allan Leandro DA. Merin
with a report from Sun Star

Support Group dips toes in community work in Laguna immersion

About 20 SHFC employees, mainly from the Support Group, traded their weekend plans for a day of immersion in four communities in San Pedro, Laguna on May 4. The participants conducted a house-to-house collection campaign and orientation at Samahang Maralita, Bagong Pag-asa, Septagon St. Joseph, and Lupa Sitio Maligaya III HOAIs, covering a total of 724 partner-homeowners.

A joint initiative of Insurance and Community Enhancement Division (ICED) and the South Luzon Branch, the immersion provided a hands-on learning experience for team members from the following divisions of the corporation: Human Resources, Finance and Comptrollership, Documentation Control and Custodianship, Information and Communication Technology, Admin,

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FEATURES

Caloocan partner-homeowners on cloud nine after receiving land titles

By Allan Leandro DA. Merin

As banners of various candidates running for the midterm elections hang along the streets of Maligaya Park Subdivision in Barangay Camarin, Caloocan City, a large tarpaulin marking the title awarding was proudly displayed at the alley leading to the Unified Compound Homeowners Association, Inc. These materials, however, were no bigger than the smiles that stretched across the faces of 11 partner-homeowners who received their respective transfer certificates of title (TCT) from SHFC in a ceremony held on May 3.

One of the awardees who wore the widest smile was Arthur Lagarteja, who skipped his work as a construction worker to savor what he considers as a proud moment of his life. "Masayang masaya ako ngayon kasi nagkaroon na rin ako ng sariling lupa," he said. "Nagpapasalamat ako sa Panginoon, sa inyo (SHFC), at sa aking mga kasama sa asosasyon dahil natanggap na namin (ang aming titulo)."

Lagarteja, who left his hometown of

Tagudin in Ilocos Sur in search of a better life in Metro Manila, could not help but compare their past experience sharing a house with a relative in the city. "Mahirap talaga kapag nakikitira lang. Iba kapag may sariling bahay at lupa dahil wala ka nang iintindihing upa at kasama mo ang pamilya mo," he explained. "Mas maayos ang kalagayan namin."

The 48-year-old expressed his gratitude that his family was one of the beneficiaries of CMP. "Salamat kasi natulungan at nagkaroon kami ng lupa sa murang halaga," said the father of two, who was in a hurry to get home as soon as the ceremony was over. "Excited na ako kasi matutuwa ang pamilya ko pag-uwi ko mamaya."

Fulfilled. The word that best described the



feeling when Josephine Lite finally got hold of her own TCT. "Masayang masaya kasi dumating na ang araw na ito," she said. "Nagbunga din ang aming pagtitiyaga at paniniwala sa programang ito ng gobyerno."

The sexagenarian, who tends a small sari-sari store in her house, admitted that their journey to securing land tenure was not initially smooth sailing. "Noong nalaman namin na maraming bakante dito, lumipat kami agad," she recalled.

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In sickness and in health, Cabanatuan couple cherishes love, security of tenure

By Jane J. Duque



While I was looking for someone to interview at the awarding of TCTs at the Samahang Magkakapitbahay ng Purok 5 HOAI in Bantug Norte, Cabanatuan, Nueva Ecija, a man sitting quietly and observing intently the scenes while waiting for the program to start caught my attention. His name is Rodrigo Bongas, a barangay tanod, whom I found out is an embodiment of a man staying faithful to his marriage vow to be there for his wife in sickness and in health, and in good times and in bad.

I approached him and asked if I can speak with him for a few minutes. Although he initially

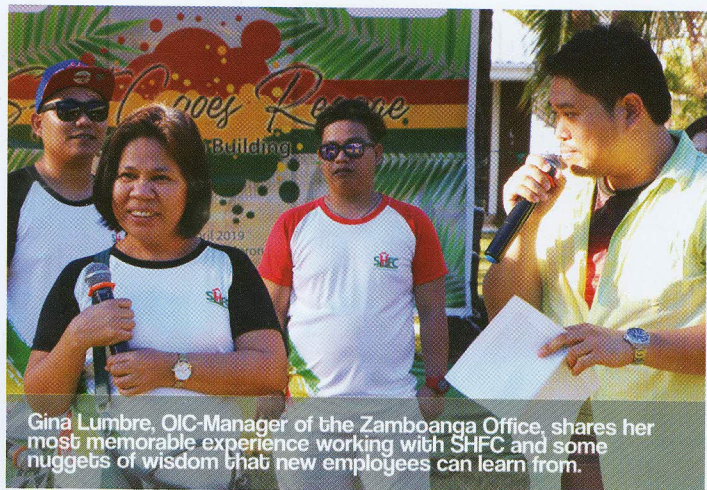
hesitated since he will be accepting the TCT on behalf of his wife, Mang Rodrigo eventually agreed to be interviewed. "Welcome po kayo sa bahay namin," he said when I inquired if we can visit their house. "Mga limang minuto lang po ang layo mula dito. Matutuwa si misis." The mention of his better half intrigued me as we made our way to their humble abode.

I asked him why his wife could not attend the awarding ceremony. "May sakit po siya Ma'am kaya naka-wheel chair na," he responded. I quickly made a picture of a sickly woman in my mind but was surprised to see an exact opposite—she was brimming with pride and joy when she welcomed me to their house.

Amy Bongas, 52, has been battling
(continued on page 10)

2019 Team Building

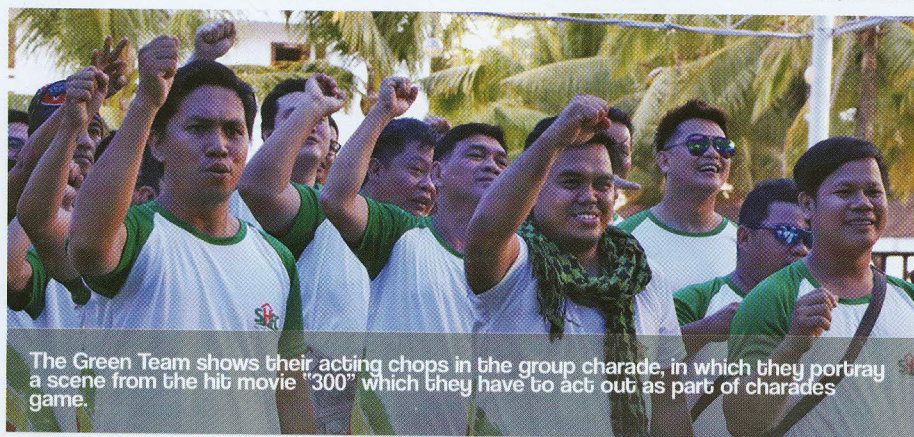
SHFC's team building in April fostered collaboration and teamwork for employees in a day full of exciting games and activities that solidified the agency's commitment towards service with a heart.



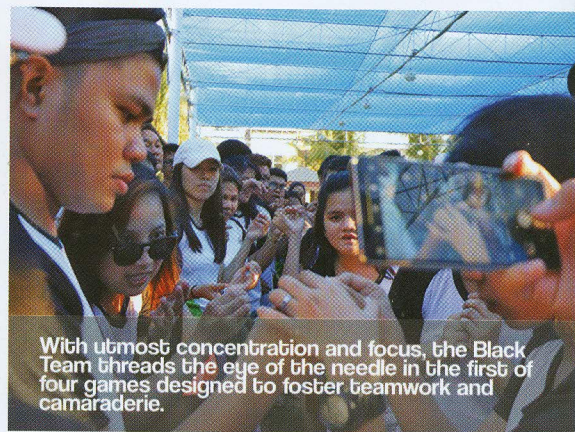
Gina Lumbré, OIC-Manager of the Zamboanga Office, shares her most memorable experience working with SHFC and some nuggets of wisdom that new employees can learn from.



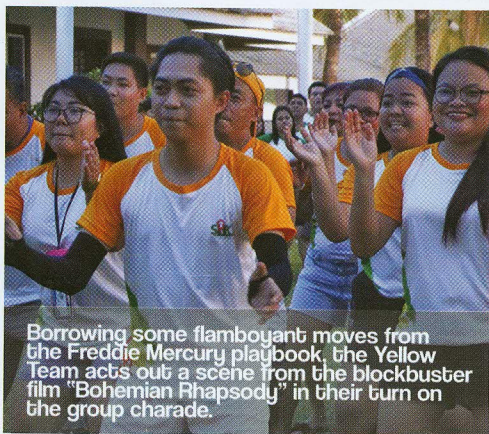
Members of the team building committee distribute the official event shirt for all participants, who are grouped into four colors—red, yellow, green, and black.



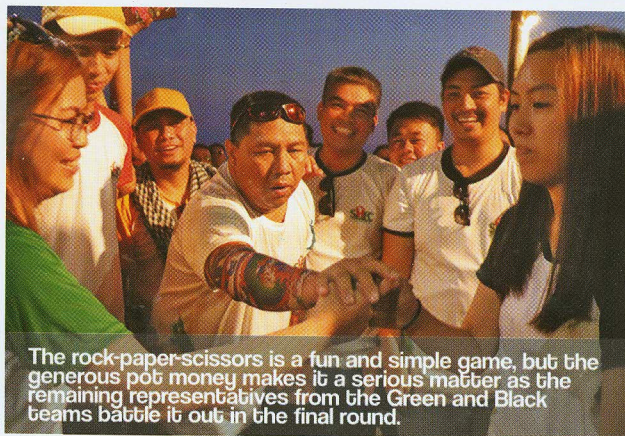
The Green Team shows their acting chops in the group charade, in which they portray a scene from the hit movie "300" which they have to act out as part of charades game.



With utmost concentration and focus, the Black Team threads the eye of the needle in the first of four games designed to foster teamwork and camaraderie.



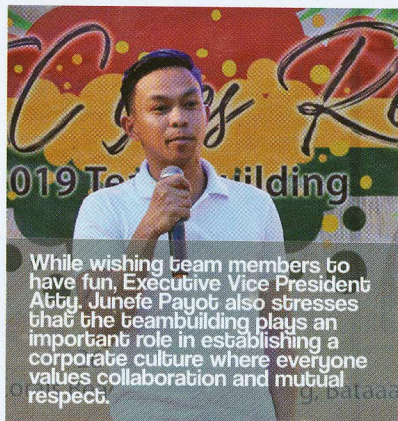
Borrowing some flamboyant moves from the Freddie Mercury playbook, the Yellow Team acts out a scene from the blockbuster film "Bohemian Rhapsody" in their turn on the group charade.



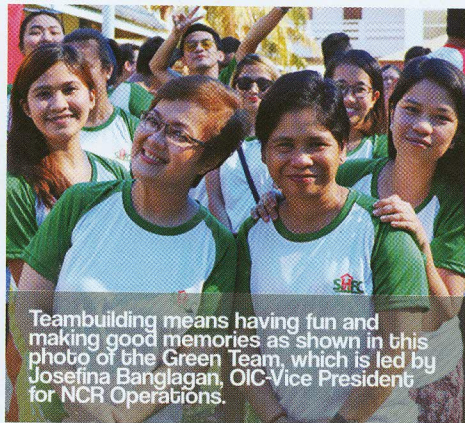
The rock-paper-scissors is a fun and simple game, but the generous pot money makes it a serious matter as the remaining representatives from the Green and Black teams battle it out in the final round.



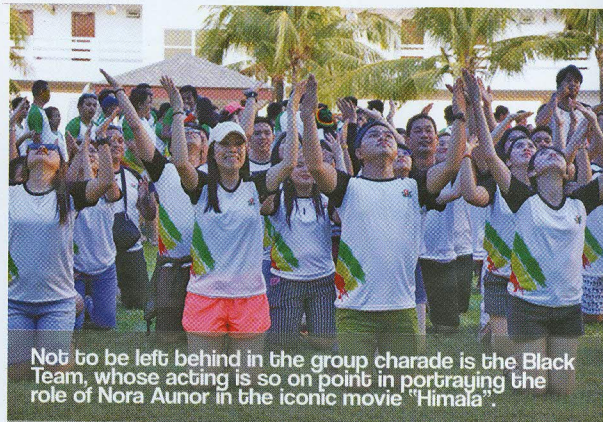
OIC-Senior Vice President Ruben Lasat, who chairs this year's teambuilding committee, urges everyone to value the objectives of the annual gathering—to build new friendships, promote unity, and improve harmony both at and outside work.



While wishing team members to have fun, Executive Vice President Atty. Junefe Payot also stresses that the teambuilding plays an important role in establishing a corporate culture where everyone values collaboration and mutual respect.



Teambuilding means having fun and making good memories as shown in this photo of the Green Team, which is led by Josefina Banglagan, OIC-Vice President for NCR Operations.



Not to be left behind in the group charade is the Black Team, whose acting is so on point in portraying the role of Nora Aunor in the iconic movie "Himala".

NTS

121st Philippine Independence Day Celebration

With the theme “*Tapang ng Bayan, Malasakit sa Mamayan*”, SHFC together with other key shelter agencies (KSAs) celebrated Independence Day in Luneta and showcased government’s various housing programs and services to the public.



ASec. Mel Aradanas of HUDCC acknowledges the efforts of the Technical Working Group who spearheaded the preparations for the key shelter agencies’ participation in the Independence Day activities.



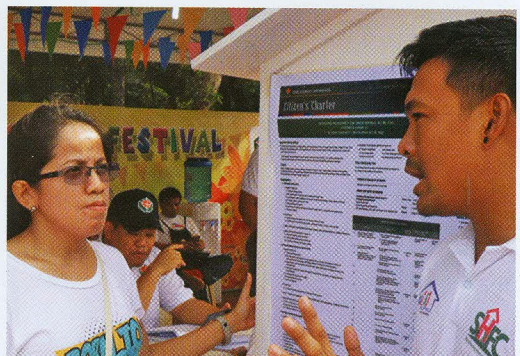
Donnie Castillo (right) of SHFC Strategic Communications and Catherine Beltran of Pagbig Fund Customer Relations welcome contingents of the two-day event while emphasizing the need for all government agencies to deliver quality public service.



In her message, ASec. Leira Buan of HUDCC urges KSAs to strengthen their role in the provision of decent housing especially for the poor.



Philippine Festivals banner the KSAs’ representation in the 121st Independence Day as performers dance their heart out in a medley of Muslim-inspired choreography from Pagbig Fund (leftmost photo), Kadayawan from National Home Mortgage Finance Corporation (center photo), and the colorful Panagbenga from the Baguio office of the Housing and Land Use Regulatory Board (rightmost photo).



From left to right: Frontliners from various SHFC offices attend to inquiries from prospective clients. The event provides an opportunity for SHFC to showcase its programs and services and gives the public access to government’s housing windows.



SHFC contingents with welcoming smiles pose for a quick photo. Two teams composed of employees from the Operations Department and Partner Relations Division serve as booth guards on two separate dates. Representatives from Human Resources Development Division are also present to provide assistance in the job fair organized by the Department of Labor and Employment.

FEATURES

Sheltering the poorest

By Atty. Junefe G. Payot, Executive Vice President

As published in the Philippine Daily Inquirer
(August 24, 2017)

Almost a decade ago, I wrote about the Davao City Shelter Code as a pioneering city legislation in the country ("Good news from Davao," Opinion, 12/16/07). I recall this event because the city councilor who authored the ordinance, lawyer Arnolfo Cabling, is now president of the Social Housing Finance Corp. (SHFC), the government agency that implements community-driven housing programs for the lowest-income families. Together, we have been going on consultations around Mindanao, and we

realize that relative to 10 years ago, the challenges have become even more critical because of hazards and economic pressures against the poor.

In Surigao City, we met with informal settler families (ISFs) living on the slopes of a hill. To get to them, you have to overcome slippery and narrow steps by holding on to the walls of makeshift houses, many of which had protruding nails. So if a fall doesn't get you, tetanus might. The community needs to be resettled soonest because of their high risk to earthquakes. A mother recounted that in the latest tremors, her house collapsed; luckily, none of her seven children were injured. (I quipped, "Seven children? That explains the earthquakes!" Everyone laughed including the woman herself who said that she won't tell us the intensity levels, eliciting more laughter. In these settings, people cope with hardships through a humorous look at life.)

In Butuan City, we heard stories of arson attempts against ISFs: landowners would release rats that are doused in gasoline and lit, setting fire to the communities as the rats make their way through the houses. It is an absolute tragedy when property rights trump the right to life.

At the risk of being simplistic, the basic problem remains -- the availability of land for housing that is affordable, safe, and near the livelihood of urban poor families. These families care about the physical and psychological security of their children; thus, they are willing to pay for affordable residential land instead of squatting forever. Unfortunately, in this country, we disregard the social function of land. Thus, land uses that are perceived to be more economically profitable are prioritized over social housing, and land prices are allowed to spiral beyond the reach of poor families.

However, we also came across solutions during these consultations. In the cities of Cagayan de Oro, General Santos and Zamboanga, we met city officials who



have proactively made plans for their constituents and are keen to implement them. We are convinced that we need to work more closely with local government units (LGUs) and encourage them to plan; after all, they are mandated by law to address the housing need in their localities. For starters, we recently inked an agreement with Cagayan de Oro City to prioritize communities in 16 of its poorest barangays.

One way by which SHFC can assist more LGUs is through the refinancing of their landbanking initiatives. Or it can help communities acquire land while LGUs provide site development services and utilities.

SHFC itself can also do landbanking in order to get around the problem of increasing market-driven land prices that the poor cannot afford. Landbanking is especially important given the disasters that annually leave thousands homeless in the country.

To scale up and speed up delivery of housing units while ensuring that we are properly targeting the poorest families, we are forming grassroots teams that will help barangays identify

their most vulnerable informal settlements. To raise funds for these initiatives, we are considering securitization and the consequent issuance of bonds to developers wishing to comply with statutory "balanced housing" requirements, among other means.



Our consultations highlighted the enormous challenge of upholding the right of the poorest families to housing as a means of helping them build sustainable communities. We need to find more solutions fast and work with partners, including the communities themselves, civil society, and LGUs.

INSIDER

CALOOCAN PARTNER-HOMEOWNERS

FROM PAGE 5

"May nangolekta sa amin ng pera para daw matulungan kaming mapasa-amin 'yung lote pero wala namang nangyari. Lumapit kami sa mga NGO para humingi ng tulong hanggang sa malaman namin itong proyekto ng SHFC."

This was the reason why Lite, who also hails from the municipality of Tagudin, was thankful to the agency for making her dream of having her own land come true. She said that she could not ask for more now that she has in her hands the fruition of her years of hard work and determination to settle her loan obligation with SHFC.

The new title awardees of Unified Compound are now part of the more than 310,000 families who have received

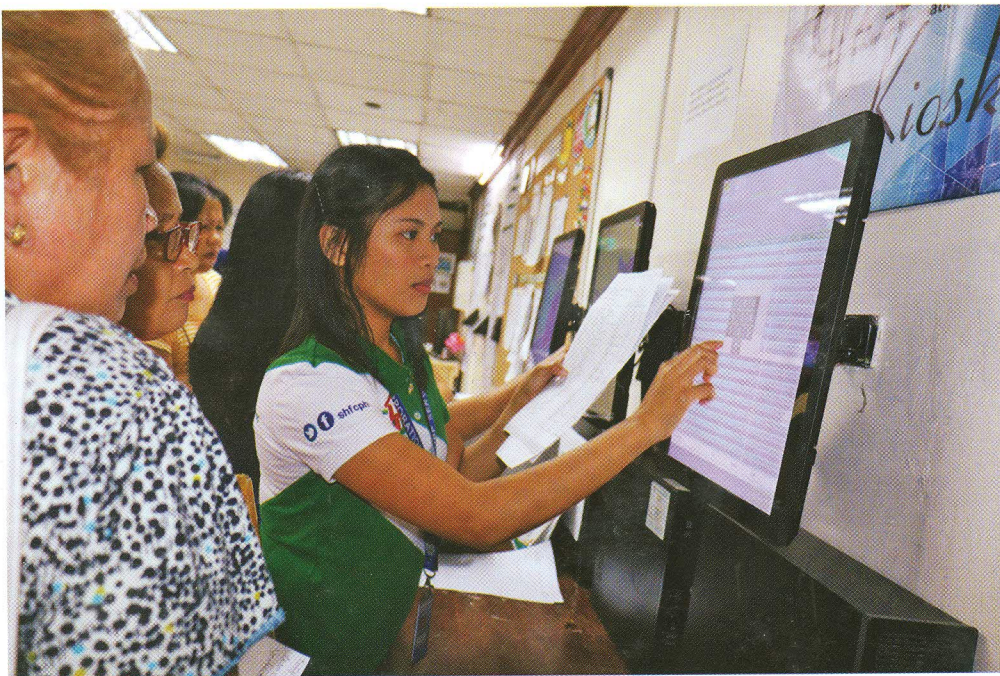


security of tenure since the launch of CMP in 1988. Headed by Dominador Derrada, the association is composed of

33 partner-homeowners and boasts a collection efficiency rating of 286.88 percent as of February 2019.

NEW SYSTEM

FROM PAGE 2



the usual two months to less than two weeks, and eventually, real-time. With this, beneficiaries will be encouraged to keep their accounts updated through regular amortization payments," Alanes said.

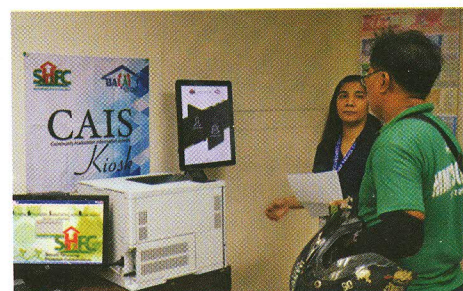
As the system is highly dependent on internet connection, Alanes and his team will establish dedicated servers in key regional offices to ensure that account

updates will be reflected in the event of a connection failure.

CAIS is just one of the systems that ICTD has rolled out this year. It is also expected to implement other internal systems for the rest of 2019 such as automated vouchering, inventory management, and budget management system, which will establish cost centers that will eventually promote prudent spending within the

agency. Document management and knowledge management systems are also on their way.

"One of ICTD's goals for 2019 is to establish real-time reports specially those related to accounting so that we can immediately use information to guide top management in decision making. We ask for the continuous support of our internal partners so we can continue working on improved systems for the benefit of our stakeholders," Alanes added.



CAIS is part of the deliverables of the Information System Strategic Plan which integrates SHFC's operations and support systems. Phase 3 of the project, which will be implemented in 2020, will include remedial management of accounts and land valuation.

-Lorie Lynn B. Bundoc

INSIDER

SHFC HEIGHTENS QMS FROM PAGE 3

practices in conducting Internal Quality Audit (IQA) to identify areas for improvement and address these in time for the third party re-certification audit in July.

To support the ISO Core Team's efforts, SHFC's KM Team has lined up in the coming months IQA-related topics and proposed remedies for potential non-conformities.

In 2016, SHFC was initially certified

for ISO 9001:2008 with a record-breaking feat of only less than six months preparatory work. It transitioned to the 2015 version after two years.

Unlike other agencies where only the frontline services are ISO-certified, SHFC is proud of the fact that all of its processes have been certified as compliant with ISO 9001:2015 standard.

-Lorie Lynn B. Bundoc

IN SICKNESS AND IN HEALTH FROM PAGE 5



diabetes but doesn't show any indication that she is sick. "Ako po ang naiwan dito at nagbabantay sa aming tindahan habang wala ang asawa ko," she said proudly, while allowing a little smile to crease her lips.

Mang Rodrigo and Aling Amy have been staying in their current residence for five years now. Her hospitalization and continuous medication, coupled with the college expenses of their only daughter, have been preventing them from fixing their house. But now that they have received their own title, Mang Rodrigo

said that he will start doing some repair work. "Maraming salamat po sa inyo at nagkaroon na ng katuparan ang aming mga pangarap," he said.

The Bongas couple is just one of the 17 partner-homeowners who received their respective TCTs in a ceremony led by Atty. Ann Margarette Vista, OIC-Vice President for Central Luzon Regional Operation on June 10. Taken out in May 1993, the association is currently led by Rustico Laya and boasts a CER of 152.57 percent as of March 2019.

SUPPORT GROUP FROM PAGE 4



Electronic Data Management, and Office of the Senior Vice President for Operations.

"I am delighted to be part of this activity," Documents Analyst II Mark Camposano said. "It helped us understand and realize how team members from the Operations handle various situations dealing with our clients when they do fieldwork."

For Senior Accounts Specialist Sei Dela Cruz, the immersion opened her eyes to the significance of her work and inspired her to do her job better. "Witnessing firsthand the plight of our member-beneficiaries stressed the call to accelerate the basic services for our countrymen," she said. "It scorched my passion to deliver excellence in all aspects of my SHFC life."



Abigail de Leon, Technical Staff IV from HR, echoed the sentiment and added that she was able to look at the bigger picture of her job. "I saw that as an HR personnel, the best kind of service we offer to our clients depends on the quality of people that we hire and the training that we provide for our employees," she said.

-Allan Leandro DA. Merin

EMPLOYEE CORNER

Working mom's life a never-ending balancing act for Rochelle Jimeno

By Zarina Orlane C. Lalatag

Running a household, especially with kids involved, is not easy. It is a 24-hour job, where you cannot take sick leaves or vacation leaves; neither are there weekends, nor holidays. The occupation is thankless and salary-less, and many women sacrifice their individual dreams to be there for their husbands and children. Some women, however, go against the grain despite expectations to stay at home to be full-time family women. Rochelle Jimeno is one good example of that woman who breaks free from the stereotype.

Rochelle makes being a working mom look easy. She currently juggles being the OIC-Division Chief of the post-takeout unit of South Luzon Area Operation and being a mother to two girls: 8-year-old AJ and 5-year-old JC. And let's not forget being a wife to her husband Jerome, who also works in SHFC as one of its Supply Officers. When asked how she is able to manage her two roles, she said that the key to making it work is being efficient and making the most out of her time.

With a seven-to-four schedule, a typical weekday for Rochelle usually starts by waking up early to prepare the family for the day. She admits that there is not enough time for them in the morning, so she ensures that as early as the night before, the girls are bathed and their food is cooked. She only needs to fix their *baon* and get them ready for school the next day. She and Jerome alternately bring the kids to school, which is conveniently located near the office, and pick them up in the afternoon. When they get home, Rochelle prepares dinner while Jerome guides the girls in doing

their homework. The kids are then ushered to bed after their playtime and baths. Their routine is like clockwork, and admittedly, there is not much time to rest except on weekends. But Rochelle's daily grind doesn't wear her down. She still feels blessed because she's the one taking care of her kids. *"At least ako yung nag-aalaga ng personal, nabibigay ko 'yung lahat ng atensyon na para sa kanila dapat."*

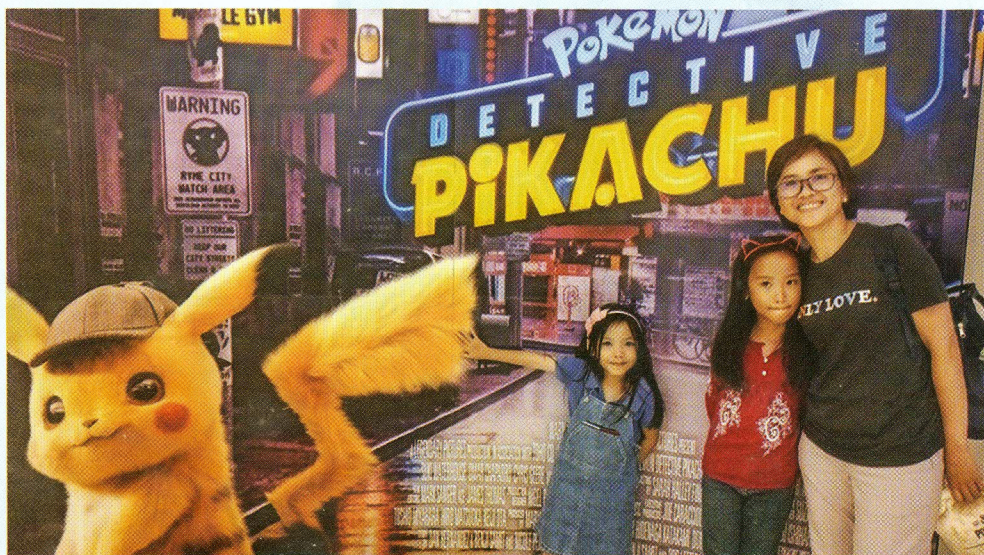
Even though family is her top priority, Rochelle also proves to be a champ when it comes to work. Her office duties are of extreme importance to her and are not sacrificed. She is in charge of reviewing her staff's work, attending to complaints, answering correspondences, and making overall decisions for the unit. But although she has been given more responsibilities as OIC-COD, this didn't affect Rochelle and her life at home. *"Ang gusto ko kasi, 'pag dumating ako sa bahay, nanay na ako. 'Di ko talaga (hinahayaang) maapektuhan ng trabaho ko ang pamilya ko."*

In handling her kids, Rochelle is able to find balance between being firm and being

lenient. She is strict when she needs to be, but lets her kids play, have fun, and enjoy being children. She does the same at work. She adjusts to the personalities in her unit and doesn't employ only one way in dealing with them. *"Ikaw ang nagtitimpla or titingin, kasi iba iba ang personalities nila. Iba't ibang tao. Ikaw na bahala kung anong strategy mo."* She says she guides them but doesn't treat her staff like babies. She trusts that they will do their jobs right as adults.

Under Rochelle's supervision, South Luzon Loan Administration Division has been able to reach its targets so far. They still have half a year to achieve their year-end goals, and there will still be many hurdles to overcome, but she hopes that her team can keep their momentum going until the culmination of 2019.

The importance of persevering and being present, that's what Rochelle embodies in her personal and professional life. Even though life throws her many challenges at her home and work front, she still considers herself lucky and is grateful that she is able to influence others. She is there for her family, the same way that she is there to make an impact in the lives of the communities we serve.



EMPLOYEE CORNER

Super Dad Danny Bajar soaring high over work, life challenges

By Abigail B. de Leon

Doing collections is a walk in the park - Jurassic Park. Far from the convenience of our cool, air-conditioned offices, our collections teams are often exposed for hours to the full-blast heat of the sun. Add to that the occasional need to dodge manic dogs that are eager to take a bite out of their legs. During rainy seasons, on the other hand, they would have to tiptoe from one irregularly-shaped rock to another and skip over mud puddles to keep their shoes dry, all while protecting their documents

from the rain. These physical obstacles are just the beginning though. In doing house-to-house distribution of statement of accounts to individual partner-homeowners, one would encounter the wide spectrum of different personalities, ranging from accommodating, to really difficult, and sometimes hot-headed.

For the past 12 years, these adventures have been a regular part of Danilo Bajar's life. Fondly called "Danny Boy" by his colleagues at SHFC, he is assigned as an Accounts Specialist handling both collections and pre-takeout in the Bacoor Satellite Office. Like his fellow collections staff, Danny has had more than his fair share of misadventures in the field.

However, these have never caused Danny to waver in his dedication to serve the people the best way that he can. In fact, his greatest motivation comes from seeing the eagerness in the eyes of member-beneficiaries (MBs) in acquiring their own homes. The appreciation that he receives from them also wipes away the hardships that he encounters. *"Natutuwa ang mga MBs na nakikita na nila kung saan napupunta ang mga hinuhulog nila. Noong pinupuntahan na natin (SHFC) sila, mas nakikilala na nila si Social Housing at mas nae-engganyong magbayad para mabigyan sila ng lupa."*

Described as quite the romantic type by his previous supervisor after learning how he sometimes sends flowers to surprise his wife abroad, and even renewing their

wedding vows in 2015 after 10 years of being married to each other, Danny displays the same passion in his work. His ability to finish tasks on time without compromising quality—which means going the extra mile—is one trait that his supervisors admire. There was even a time when he exceeded his collection target by P285,000.

Danny started working with SHFC in May 2007. More than a decade has passed since then; and along with the passing of time came changes in his life situation. In 2011, when his wife left for work abroad, he was suddenly faced with the sole responsibility of taking care of his children who were mere toddlers back then. He had to endure this big adjustment for his family. Being a dad with a full-time career can already be a handful, let alone doing it solo because your partner is miles away from home. With two toddlers, you would think this would adversely impact his work. But no, his deliverables were not in any way negatively affected. Danny's commitment to his job proved to be strongly-rooted. He even contributed to an operations project with a target of P5 million worth of collections for each team. Talk about being a super dad and a model employee.

His patience and innate concern to listen and to let clients fully understand the process of acquiring security of tenure are his secret to success. Danny is comparable to the cool, tranquil waters of a peaceful river. Just as a river can tame a raging fire, he can easily calm heated clients with his level-headed approach.

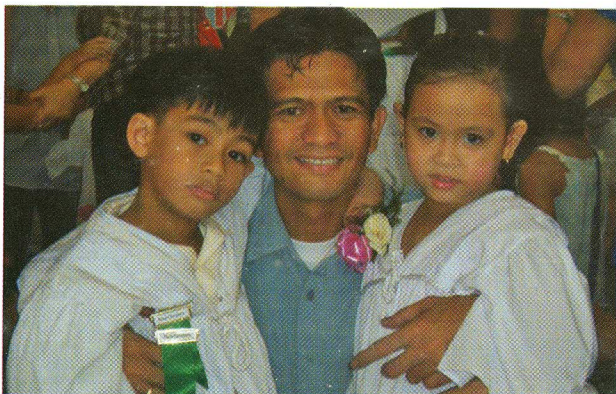
"Mahalaga na i-orient sila nang maayos, kahit paulit-ulit, para maintindihan nila kasi para 'yun sa ikabubuti ng kinabukasan nila, at magkaroon ng tahanan na matatawag nilang kanila."

Using his good sense of humor, he would often lighten serious discussions both in his department and with the clients.

His many years of being with SHFC have brought him many realizations in life. Here, he found his passion in serving the people. When asked why he has given his life to public service, Danny would answer with conviction *"Kasi nakakatulong tayo sa kanila (ISFs), na ma-uplift ang kanilang spirit, at maging malaya na sila sa pagiging squatter."*

With around hundreds of employees in our organization, it is easy to overlook the dedication of each team member. This could be an excuse for them to be complacent in doing their individual jobs. However, we could really learn a lot from Danny who believes that while we might not bring about huge, historical changes to the society as individuals, we need to be dedicated and possess genuine concern for our fellow Filipinos because our excellent individual outputs and quiet displays of anonymous heroism, when taken collectively, can bring waves of meaningful change to our society.

For Danny, the hectic life of a solo parent and the setbacks that come with his career will never weaken his commitment to give the best service that he can because that is the only kind of service that our fellow Filipinos deserve.



GENDER & DEVELOPMENT CORNER

Cashew livelihood brings a good start to Green Harvest in Palawan

By Allan Leandro DA. Merin

While everyone was waiting for lunch to be served at the livelihood project turnover in Green Harvest Homeowners Association, Inc. in Barangay San Jose, Puerto Princesa City, Palawan, one woman went outside and bent down in front of the custom-made oven provided by SHFC and which will be used to roast cashew nuts right in their community. Closing one drawer and opening another, she inspected every bit of the equipment before allowing a little smile to cross her lips.

"Kulang talaga kami sa gamit dito kaya talagang makakatulong ito sa amin," said Rosita Abis, who at 74 is the oldest active *mambibilog* (a person who makes a living by removing the outer shell of the cashew) in Purok Matiyaga. "Mahal ang mga gamit kaya hindi kami makabili (ng sariling amin)." The spiraling prices of equipment needed in cashew processing, coupled with the lack of capital, are preventing Nanay Rosing and the majority of partner-homeowners of the association to start their own livelihood. And that's when SHFC came into the picture.

On May 26, the agency, through the Insurance and Community Enhancement Division, extended livelihood support consisting of cashew seeds, a charcoal oven, various hand tools, weighing scales, sealing machine, gloves, and face masks, among others. The turnover came two months after the SHFC Palawan office submitted the proposals of Green Harvest and two other communities that were applying for livelihood assistance from the agency. This intervention is given to HOAs that presented a sustainable business plan and maintained a high collection rate.

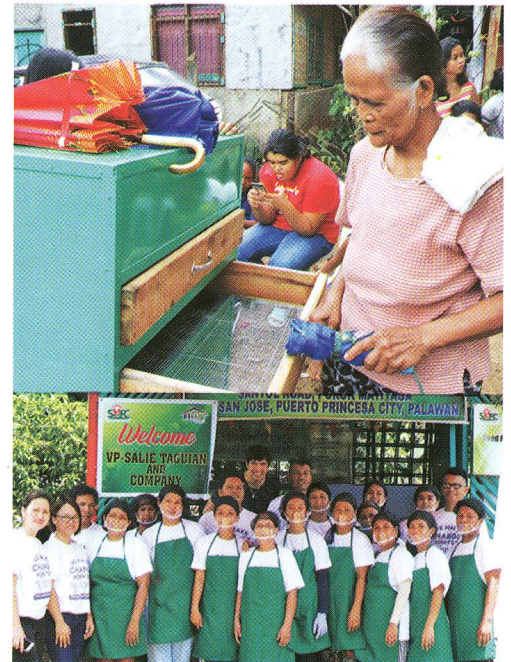
This is part of the corporation's efforts to "humanize" its housing projects, according to Atty. Maria Rosalie Richa

Taguian, Vice President for Program Development and Enhancement. The benefits of these interventions are seen not only to go beyond providing profits and complementing the income of communities but also to make them sustainable and resilient.

"Salamat po sa ibinigay ninyo sa amin," said Abis, who earns P50 for every kilogram of nuts she polished. The mother of 11 children, majority of whom have also taken the same job, shared that she was recently sick, preventing her from accepting subcontracting work from businesspeople in the city. But seeing the livelihood package gave the Cuyo municipality native a renewed energy to continue doing the job she has been doing for the past three decades. "Marami na kaming magagawa nito," she said with a smile.

Good manufacturing, sanitation training

The old saying "Give a man a fish and you feed him a day; teach a man to fish and you feed him for a lifetime," has never been any truer when it comes to this kind of initiative, which seeks to improve the standard of living of partner-homeowners in the long term by giving them the tools to improve their skills rather than providing merely temporary solutions to ease their difficulties.



Aside from getting livelihood starter kits, the beneficiaries received technical training from the Department of Trade and Industry to help them improve efficiency and enhance the marketing of their products. In addition, they learned about proper food handling and sanitation practices to ensure the quality of their goods, especially when they start distributing them in the local market.

As the training came to a wrap, it started to dawn on Edwin Moaje, Green Harvest president, the significance of the livelihood assistance the community received. "Malaking tulong po ito sa mga kasamahan ko para makapagsimula ng hanap-buhay, lalo na sa mga kababaihan dito sa amin," he said. "Nagpapasalamat ako kasi kami ang napiling bigyan ng SHFC ng tulong dito sa Palawan." Looking forward, Moaje sees a bright future for the 79-member association, expressing hope that they can enrich and reap the harvest of this project. "Balang araw baka may sarili na rin kaming tindahan at pasalubong center kaya pagbubutihin namin ito."

The activity did not only make a big impact on the community but also leave a lasting mark on the life of ICED staff members. "Bilang ito ang unang livelihood program na hinawakan ko, naging inspirasyon ito para sa akin na patuloy pang makatulong sa ating mga komunidad," Technical Staff IV Mitz Gudiao said. "Sulit ang hirap at pagod dahil sa saya na naidulot nito sa ating mga miyembro at sa tagumpay ng SHFC na makapagbigay ng tulong pangkabuhayan sa kanila."



INSIDER



SHFC commits to habitable and sustainable community with Sablayan, envisions model CMP project

An auspicious event marked our nation's Independence Day as SHFC signed a MOA with the local government of Sablayan, Occidental Mindoro, and other government agencies that belong to the Convergence Council. By signing the MOA, SHFC pledged its commitment to creating a habitable community for the MEG Ang Sandigan Ville HOAI in Barangay Ligaya, Sablayan, Occidental Mindoro under CMP.

Several residents in the said barangay and nearby communities in Sablayan lived within the 20-meter easement from the seashore, a land use which is prohibited under Presidential Decree 1067 or the Water Code of the Philippines. With the mobilization efforts of the

local government through outgoing Sablayan Mayor and incoming Occidental Mindoro Governor Eduardo Gadiano and Local Settlement Housing Officer Deo Cristalino Delfin, the residents were able to formally organize as the MEG Ang Sandigan Ville HOAI in August 2018 with 268 members.

Majority of the members were landless farmers and fisherfolk who were at risk of losing their livelihood upon relocation. As an intervention, the municipal government spearheaded the formation of a Convergence Council, a consortium of local government units, national government agencies, and civil society organizations committed to assist in creating and ensuring a

liveable and sustainable community for the affected residents. At the heart of this undertaking is SHFC, which is tasked with financing the loan for lot acquisition and construction of housing units as well as estate management under the LGU-initiated CMP modality.

The MOA signing was followed by a groundbreaking ceremony at the project site. Representing SHFC were OIC-Senior Vice President for Operations Atty. Leo Deocampo, OIC-Chief of Division, Loan Review and Processing Department-South Luzon Operations Jimmy Manes, and other staff members of the Operations Group.

Atty. Deocampo congratulated the partner-homeowners on clearing the first step in attaining housing and tenurial security. He shared his hope that the MEG Ang Sandigan Ville can become a model of partnership that could be replicated in the whole country. The Sablayan LGU's initiative and determination to address issues beyond just relocation and resettlement in this housing project is something to emulate. Atty. Deocampo also reminded the partner-homeowners that though the Convergence Council can provide assistance, the success and sustainable future of the community depends largely on their continued sense of responsibility and commitment

-Phoebe Rose D. Tolete

Ang Bagong
KOMUNIDAD

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Find the Word Encircle the first 8 provinces that revolted against the Spanish rule.

M	A	B	U	L	A	C	A	N	I	L	A	N	G
M	A	O	S	E	Z	A	L	Q	A	Y	E	S	E
A	T	N	Q	G	D	E	L	A	R	A	M	A	S
R	V	A	I	O	W	N	B	E	B	C	B	C	P
C	A	P	R	L	D	A	A	L	A	A	Z	O	A
E	P	K	A	B	A	E	L	O	T	U	L	S	M
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C	O	L	A	G	U	N	A	Q	U	I	N	B	F
N	U	E	V	A	E	C	I	J	A	U	I	N	O

Answer to the previous Find the Word
9 Filipino heroines who changed Philippine history

- Gabriela Silang
- Josefa Llanes Escoda
- Marcela Agoncillo
- Atang Dela Rama
- Melchora Aquino
- Corazon Aquino
- Fe Del Mundo
- Teodora Alonzo
- Pura Kalaw